

Fill in this information to identify the case:

Debtor 1 Mary Joanne Littlejohn, aka Mary Jo Littlejohn, fka Mary Joanne Brown, fka Mary Joanne Frye, fka Mary Joanne Bray  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Southern District of Indiana  
Case number 17-03305-JMC-13

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association as

Name of creditor: Trustee of Lodge Series III Trust

Court claim no. (if known): 6-1

Last 4 digits of any number you use to identify the debtor's account:

6 8 9 9

Date of payment change:

Must be at least 21 days after date of this notice 06/01/2019

New total payment:

Principal, interest, and escrow, if any \$ 1,107.12

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 4.125%

New interest rate: 5.375%

Current principal and interest payment: \$ 478.01 New principal and interest payment: \$ 935.55

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Molly Slutsky Simons

Signature

Date 05/08/2019

Print: Molly Slutsky Simons Title Attorney for Creditor  
First Name Middle Name Last Name

Company Sottile & Barile, Attorneys at Law

Address P.O. Box 476  
Number  Street   
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com



323 5TH STREET (95501)  
P.O. BOX 35  
EUREKA, CA 95502  
800-603-0836  
FAX (707) 443-1562  
8:00 a.m. - 5:00 p.m. PST  
Main Office NMLS #5985  
Branch Office NMLS #9785

APRIL 29, 2019

MARY J LITTLEJOHN  
5444 W BEDROCK RD  
BLOOMINGTON, IN 47403

**Para información en español llame al (800) 603-0836 ext 2643 o ext 2660**

***YOU ARE HEREBY NOTIFIED THAT SN SERVICING CORPORATION, ITS EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT THIS DEBT. ANY INFORMATION THAT WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT SUCH A DEBT AS YOUR PERSONAL LIABILITY, BUT IS INSTEAD A STEP IN THE ENFORCEMENT OF A MORTGAGE LIEN AGAINST YOUR PROPERTY.***

Loan ID: [REDACTED]  
PROPER 44 WEST BEDROCK ROAD; BLOOMINGTON, IN 47403

#### **NOTICE OF NEW PAYMENT ADJUSTMENT**

SN Servicing has performed a review on your loan and in accordance with the terms of your Original ARM Note, your recent ARM Adjustment Notice dated December 20, 2018 has changed. Your loan is converting from Interest Only to Principal & Interest.

Effective with the June 01, 2019 payment, your new principal & interest payment is \$935.55 and the interest rate is 5.3750% which is based on an amortizing UPB of \$148,028.85 over 276 months and will continue to adjust in accordance with the terms of the Original ARM Note.

Please continue to mail your payments as specified in your billing statement. If you have any questions about this notice, you can contact us at the number below.

SN Servicing Corporation  
Toll Free: (800) 603-0836

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF INDIANA  
INDIANAPOLIS DIVISION**

In Re:

Case No. 17-03305-JMC-13

Mary Joanne Littlejohn  
*aka* Mary Jo Littlejohn  
*fka* Mary Joanne Brown  
*fka* Mary Joanne Frye  
*fka* Mary Joanne Bray

Chapter 13

Debtor.

Judge James M. Carr

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**CERTIFICATE OF SERVICE**

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I certify that on May 8, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/parties may access this filing through the Court's system:

Joseph A. Ross, Debtor's Counsel  
[rossfiling@RossLawOffice.com](mailto:rossfiling@RossLawOffice.com)

Ann M. DeLaney, Trustee  
[ECFdelaney@trustee13.com](mailto:ECFdelaney@trustee13.com)

Office of the U.S. Trustee  
[ustpregion10.in.ecf@usdoj.gov](mailto:ustpregion10.in.ecf@usdoj.gov)

I further certify that on May 8, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Mary Joanne Littlejohn, Debtor  
5444 West Bedrock Road  
Bloomington, IN 47403

Respectfully Submitted,

/s/ Molly Slutsky Simons

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Molly Slutsky Simons (OH 0083702)  
Sottile & Barile, Attorneys at Law  
P.O. Box 476  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)  
Attorney for Creditor